

REMARKS

Claims 1 and 3-48 are pending in the present application. Claims 1, 18, 25, 37, and 45 have been amended. No new matter has been added.

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle (U.S. Patent No. 5,649,118), in view of Derksen (U.S. Patent No. 5,478,993), Gungl (U.S. Patent No. 5,912,453), and O'Mahony (Electronic Payment Systems, 1997, ISBN 0-89006-925,5, pp. 208-12) ("EPS"), and further in view of Lee (U.S. Patent No. 6,003,014). Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, and Lee, and further in view of Taskett (U.S. Patent No. 5,991,748).

Rejection of Claims 1, 3-35, 37-42, and 44-48 under 35 U.S.C. § 103(a)

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle in view of Derksen, Gungl, and EPS, and in further view of Lee. This rejection is respectfully traversed. Claims 1, 18, 25, 37, and 45 have been amended. Accordingly, Carlisle, Derksen, Gungl, EPS, and Lee fail to teach each and every element of the amended independent claims and their dependent claims. More specifically, the cited references fail to teach a dual-interface processor as recited in claim 1, a purchase key provided from a financial institution to a merchant as recited in claims 1, 25, and 45, and a common settlement system as recited in claims 18 and 37. Therefore, it is respectfully requested that the rejection of claims 1, 3-35, 37-42, and 44-48 be withdrawn.

Rejection of Claims 36 and 43 under 35 U.S.C. § 103(a)

Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, and Lee, and further in view of Taskett. This rejection is respectfully traversed. As discussed above, it is believed that independent claims 25 and 37 are allowable over the cited art. Because independent claims 25 and 37 are believed to be allowable, the undersigned representative submits that dependent claims 36 and 43 are also allowable. Therefore, it is respectfully requested that the rejection of claims 36 and 43 be withdrawn.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 504402.

Respectfully submitted,

Date: October 1, 2009
KING & SPALDING LLP
1700 Pennsylvania Avenue, NW
Washington, D.C. 20006-4706
(202) 737-0500

By: /Eric L. Sophir, Reg. No. 48,499/
Eric L. Sophir
Registration No. 48,499